

Information to identify the case:

Debtor 1	Anthony Daniel Cassiero	Social Security number or ITIN	xxx-xx-2982
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Karissa Chalyce Cassiero	Social Security number or ITIN	xxx-xx-5871
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 5/1/23	
Case number: 23-21716 JTM			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anthony Daniel Cassiero	Karissa Chalyce Cassiero
2. All other names used in the last 8 years		
3. Address	581 S 2220 W APT202 Pleasant Grove, UT 84062	581 S 2220 W APT202 Pleasant Grove, UT 84062
4. Debtor's attorney Name and address	Brian S. Wurtz Beehive Advocates 10907 S. State St. Sandy, UT 84070	Contact phone (801) 432-2975 Email: brian@beehivelaw.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.	Meeting to be held on: Jun. 9, 2023 at 09:00 AM Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596
<p align="center">For additional meeting information go to https://www.justice.gov/ust/moc</p>		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/8/23
	You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/10/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/30/23
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan and confirmation hearing on docket	The debtor has filed a plan. The hearing on confirmation will be held on: 7/18/23 at 10:00 AM Location: This meeting is by Zoom. Go to, ZoomGov.com/join or call 1+(669)254-5252, Enter Meeting ID 161 5478 8875, Passcode 3834658	
Objections to Confirmation	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Anthony Daniel Cassiero
Karissa Chalyce Cassiero
Debtors

Case No. 23-21716-JTM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: May 12, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Daniel Cassiero, Karissa Chalyce Cassiero, 581 S 2220 W APT202, Pleasant Grove, UT 84062-3026
12219085	+ Desert Rock Capital, 1160 S. State Street, Orem, UT 84097-7160
12219084	+ Desert Rock Capital, 981 E. 3300 S., Salt Lake City, UT 84106-2167
12219091	+ Intermountain Healthcare, 36 S. State Street, Salt Lake City, UT 84111-1633
12219094	+ Kraig K. Jenson, 1385 E 750 N St, Orem, UT 84097-5480
12219100	+ Prime Acceptance Corp, Attn: Bankruptcy, Po Box 768, Sandy, UT 84091-0768
12219101	+ Rdckfinsprn, 181 S State Street, Orem, UT 84058-5419
12219102	+ Revere Health, PO Box 27928, Salt Lake City, UT 84127-0928
12219105	+ UCCU, Attn: Bankruptcy, 360 W 4800 N. Ste E160, Provo, UT 84604-5675

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brian@beehivelaw.com	May 12 2023 23:19:00	Brian S. Wurtz, Beehive Advocates, 10907 S. State St., Sandy, UT 84070
tr	+ Email/Text: bnc@ch13ut.org	May 12 2023 23:20:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12219070	+ Email/Text: bankruptcy@acimacredit.com	May 12 2023 23:21:00	Acima, 13907 Minuteman Dr 5th Floor, Draper, UT 84020-9870
12219072	^ MEBN	May 12 2023 23:18:30	Aldous & Associates, PO Box 171374, Salt Lake City, UT 84117-1374
12219073	+ Email/Text: e-bankruptcy@americafirst.com	May 12 2023 23:20:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
12219074	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 12 2023 23:20:00	Aspire, 5 Concourse Pkwy Ste 400, Atlanta, GA 30328-9114
12219075	^ MEBN	May 12 2023 23:16:55	Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400, Washington, DC 20530-0001
12219076	^ MEBN	May 12 2023 23:18:26	Balance Credit of Utah, PO Box 4356, Dept #1557, Houston, TX 77210-4356
12219078	+ EDI: PHINGENESIS	May 13 2023 03:10:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
12219077	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	May 12 2023 23:20:00	Cash Net USA, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604-2863

District/off: 1088-2

User: admin

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12219080	+ EDI: CCS.COM	May 13 2023 03:10:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
12219081	+ Email/PDF: creditonebkn notifications@resurgent.com	May 12 2023 23:24:08	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
12219082	+ Email/Text: collectionsclerks@cypruscu.com	May 12 2023 23:20:00	Cyprus Credit Union, PO Box 9002, 3876 W Center View Way, West Jordan, UT 84084-6512
12219083	+ Email/Text: electronicbkydocs@nelnet.net	May 12 2023 23:20:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
12219086	+ Email/Text: bankruptcy@expressrecovery.com	May 12 2023 23:20:00	Edwin Parry, PO Box 25727, Salt Lake City, UT 84125-0727
12219087	+ Email/Text: bankruptcy@expressrecovery.com	May 12 2023 23:20:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12219088	+ Email/Text: service@figloans.com	May 12 2023 23:21:00	Fig Loans, Attn: Bankruptcy, 2245 Texas Dr, Sugar Land, TX 77479-1679
12219089	+ EDI: AMINFOFP.COM	May 13 2023 03:10:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
12219092	+ Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	May 12 2023 23:20:00	Intermountain Healthcare, PO Box 35145, Seattle, WA 98124-5145
12219093	EDI: IRS.COM	May 13 2023 03:10:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
12219095	Email/Text: EBN@Mohela.com	May 12 2023 23:20:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
12219096	+ Email/Text: clarson@macu.com	May 12 2023 23:20:00	Mountain America Credit Union, Attn: Bankruptcy, P.O. Box 2331, Sandy, UT 84091-2331
12219097	+ Email/Text: wendy@mountainlandcollections.com	May 12 2023 23:20:00	Mountain Land Collections, PO Box 1425, American Fork, UT 84003-6425
12219098	+ Email/Text: netcreditbnc@enova.com	May 12 2023 23:20:00	Net Credit, 175 W. Jackson Blvd Ste 1000, Chicago, IL 60604-2863
12219099	Email/Text: bankruptcy@possiblefinance.com	May 12 2023 23:20:00	Possible Finance, 2231 First Ave Ste B, Seattle, WA 98121
12219103	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	May 12 2023 23:20:00	Security Finance, Attn: Bankruptcy/Centralized Bank, Po Box 1893, Spartanburg, SC 29304-1893
12219104	+ Email/Text: ebn@recoupasset.com	May 12 2023 23:20:00	Timberline Financial, 369 E State Rd, Pleasant Grove, UT 84062-3616
12219106	EDI: UTAHTAXCOMM.COM	May 13 2023 03:10:00	Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340
12219108	^ MEBN	May 12 2023 23:17:37	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12219071		Afterpay, need address
12219079		Centerfore
12219090		First Source Advantage, NEED ADDRESS
12219107	##+	Vasa Fitness Corporate, 9815 Monroe St Suite 103, Sandy, UT 84070-4297

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TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2023 at the address(es) listed below:

Name	Email Address
Brian S. Wurtz	on behalf of Joint Debtor Karissa Chalyce Cassiero brian@beehivelaw.com ecfbeelegal@gmail.com;sally@beehivelaw.com;bryan@beehivelaw.com;wurtzbr72417@notify.bestcase.com
Brian S. Wurtz	on behalf of Debtor Anthony Daniel Cassiero brian@beehivelaw.com ecfbeelegal@gmail.com;sally@beehivelaw.com;bryan@beehivelaw.com;wurtzbr72417@notify.bestcase.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4